

Information to identify the case:

Debtor 1	<u>Yvonne Manuel</u>	Social Security number or ITIN	xxx-xx-1437
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-31281-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yvonne Manuel

3/10/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Yvonne Manuel
DebtorCase No. 16-31281-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db
 516486570 #+Yvonne Manuel, 319 Berg Avenue, Hamilton, NJ 08610-4907
 +Allied Interstate, Re: Dish Network, PO Box 4000, Warrenton, VA 20188-4000
 516486571 #+Alltran Financial, PO Box 610, Re: Credit One; LVNV, Sauk Rapids, MN 56379-0610
 516701488 +Bank of America, N.A., c/o PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200,
 Moorpark, CA 93021-2602
 516486578 +Credence Resource Mngmt, PO Box 2147, Re: T Mobile, Southgate, MI 48195-4147
 516486582 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Penny Mac,
 Philadelphia, PA 19106-1541
 516705111 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444, Attn: Bankruptcy
 516486585 +Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516509559 EDI: AIS.COM Mar 11 2020 03:48:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 516486572 +EDI: WFNNB.COM Mar 11 2020 03:48:00 Avenue, PO Box 659584, San Antonio, TX 78265-9584
 516486573 +EDI: WFNNB.COM Mar 11 2020 03:48:00 Brylane Home, PO Box 659728,
 San Antonio, TX 78265-9728
 516486574 +EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516486575 +E-mail/Text: mediamanagers@clientservices.com Mar 11 2020 00:38:34 Client Services, Inc.,
 Re: Capital One, 3451 Harry Truman Blvd, Saint Charles, MO 63301-4047
 516486576 +EDI: WFNNB.COM Mar 11 2020 03:48:00 Comenity Capital (Avenue), PO Box 182120,
 Columbus, OH 43218-2120
 516486577 +EDI: CONVERGENT.COM Mar 11 2020 03:48:00 Convergent, Re: Dish Network, 800 SW 39th St,
 PO Box 9004, Renton, WA 98057-9004
 516486580 +EDI: CCS.COM Mar 11 2020 03:48:00 Credit Collection Services,
 Re: Personal Service Insurance Co., Two Wells Avenue, Newton Center, MA 02459-3225
 516486579 +EDI: CCS.COM Mar 11 2020 03:48:00 Credit Collection Services, Re: Geico,
 Two Wells Avenue, Newton Center, MA 02459-3225
 516486581 +E-mail/PDF: creditonebknofications@resurgent.com Mar 11 2020 00:42:06 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 516486583 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 11 2020 00:42:14 LVNV Funding,
 Re: Credit One, PO Box 10497, Greenville, SC 29603-0497
 516589727 E-mail/PDF: resurgentbknofications@resurgent.com Mar 11 2020 00:42:49
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516537068 +EDI: AGFINANCE.COM Mar 11 2020 03:48:00 ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
 516486584 +EDI: AGFINANCE.COM Mar 11 2020 03:48:00 One Main Financial, PO Box 183172,
 Columbus, OH 43218-3172
 516778684 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 516778685 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 516702324 EDI: PRA.COM Mar 11 2020 03:48:00 Portfolio Recovery Associates, LLC, c/o Household Bank,
 POB 41067, Norfolk VA 23541
 516486586 +E-mail/Text: bankruptcy@pseg.com Mar 11 2020 00:38:26 PSE&G, Re: 66 182 574 09,
 PO Box 490, Cranford, NJ 07016-0490
 516504342 EDI: Q3G.COM Mar 11 2020 03:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516486587 +EDI: SWCR.COM Mar 11 2020 03:48:00 Southwest Credit Systems, Re: T-Mobile,
 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
 516486589 EDI: AISTMBL.COM Mar 11 2020 03:48:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274
 516486591 E-mail/Text: tidewaterlegalebn@twcs.com Mar 11 2020 00:39:03 Tidewater Finance Co.,
 6520 Indian River Road, Virginia Beach, VA 23464
 516515133 E-mail/Text: tidewaterlegalebn@twcs.com Mar 11 2020 00:39:03 Tidewater Finance Company,
 PO Box 13306, Chesapeake, VA 23325
 516486590 +E-mail/Text: tidewaterlegalebn@twcs.com Mar 11 2020 00:39:03 Tidewater Credit Services,
 PO Box 17308, Baltimore, MD 21297-1308
 516594515 EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Bank N.A.,
 d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
 516486592 +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Dealer Services, PO Box 25341,
 Santa Ana, CA 92799-5341

TOTAL: 28

TOTAL: 7